

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN THE MATTER OF: Shelia L. Graves  
DEBTOR**

**CASE 19-50767 KMS  
CHAPTER 13**

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**MOTION TO MODIFY CHAPTER 13 PLAN**

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**COMES NOW** the debtor, Shelia L. Graves by and through her attorney of record, in the above entitled Chapter 13 proceeding, and moves this Honorable Court to Modify her Chapter 13 Plan. In support of such motion, your debtor states as follows:

1. Debtor filed a Chapter 13 case on April 23, 2019 and relief was granted.
2. Debtor's second home which was occupied and paid by her brother-in-law, was a total loss due to a fire. Debtor wants to stop making payments on all on-going mortgage payments and arrears for the house located at 142 Macedonia Road Mount Olive Mississippi 39119.
3. Debtor proposes to modify her plan by abandoning the house to Federal National Mortgage Servicing on behalf of SN Servicing Corporation and making no more payments toward the on-going mortgage, nor the mortgage arrears.
- 4.. Debtor respectfully requests that the Court instruct the Chapter 13 trustee to make no further distributions for the claim(s) filed by Federal National Mortgage Servicing and to lower the wage order as low as possible.
5. Debtor respectfully requests for any other relief, equitable or otherwise, to which she may be entitled, under the circumstances.

**WHEREFORE**, debtor prays that the Plan be Modified as set forth above.

**DATED** this the 22nd day of January 2020.

/s/ William W. Stover Jr.  
WILLIAM W. STOVER JR. MSB# 8885  
ATTORNEY FOR DEBTOR

**CERTIFICATE OF SERVICE**

I, William W. Stover Jr., Attorney for the above listed debtors, do hereby certify that I have this date mailed a true and correct copy of the above Motion to Modify Chapter 13 Plan to:

David Rawlings  
U.S. Trustee

[Ecfnofices@rawlings13.net](mailto:Ecfnofices@rawlings13.net)  
[USTPRegion05.JA.ECF@usdoj.gov](mailto:USTPRegion05.JA.ECF@usdoj.gov)

Federal National Mortgage  
950 East Paces Ferry  
Suite 1900  
Atlanta, GA 30326

SN Servicing Corporation  
325 5<sup>th</sup> Street  
Eureka, CA 95501

**THIS THE 22nd day of January, 2020.**

/s/ William W. Stover Jr.  
WILLIAM W. STOVER JR. MSB 8885  
THE LAW OFFICES OF WES STOVER  
403 South State Street  
Jackson, Mississippi 39201  
Telephone (601) 949-5000  
Email: [wes@wesstover.com](mailto:wes@wesstover.com)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN THE MATTER OF: Shelia L. Graves  
DEBTOR**

**CASE 19-50767 KMS  
CHAPTER 13**

TO: David Rawlings  
US Trustee

Ecfnotices@rawlings13.net  
USTPRegion05.JA.ECF@usdoj.gov

Federal National Mortgage  
950 East Paces Ferry  
Suite 1900  
Atlanta, GA 30326

SN Servicing  
325 5<sup>th</sup> Street  
Eureka, CA 95501

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**NOTICE OF FILING MOTION TO MODIFY CHAPTER 13 PLAN**

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**YOU ARE HEREBY NOTIFIED** that the above debtors have filed with the Bankruptcy Court a Motion to Modify Chapter 13 Plan.

**YOU ARE FURTHER NOTIFIED** that any objections to this proposed Motion to Modify Chapter 13 Plan should be filed by written pleading with the Court with a copy to the Trustee and U.S. Trustee within thirty (30) days of the mailing of this Notice. If no objection is timely filed, the Court may approve the Plan as modified.

**DATED** this the 23rd day of January, 2020

/s/ William W. Stover Jr.  
WILLIAM W. STOVER JR. MSB# 8885  
ATTORNEY FOR DEBTOR

**CERTIFICATE OF SERVICE**

I, William W. Stover Jr., Attorney for the above listed debtors, do hereby certify that I have this date mailed a true and correct copy of the above Notice of Motion to Suspend Plan Payments to:

David Rawlings  
U.S. Trustee

Ecfnotices@rawlings13.net  
USTPRegion05.JA.ECF@usdoj.gov

Federal National Mortgage  
950 East Paces Ferry  
Suite 1900  
Atlanta, GA 30326

SN Servicing  
325 5<sup>th</sup> Street  
Eureka, CA 95501

**THIS THE** 23rd day of January, 2020.

/s/ William W. Stover Jr.  
WILLIAM W. STOVER JR. MSB 8885  
THE LAW OFFICES OF WES STOVER  
403 South State Street  
Jackson, Mississippi 39201  
Telephone (601) 949-5000  
Fax: (601) 949-7872  
Email: wes@wesstover.com

Label Matrix for local noticing  
0538-6

Case 19-50767-KMS  
Southern District of Mississippi  
Gulfport-6 Divisional Office  
Thu Jan 23 14:50:47 CST 2020

NewRez LLC d/b/a Shellpoint Mortgage Servi  
P.O. Box 10826  
Greenville, SC 29603-0826

(p)CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CBE Group  
131 Tower Park Dr  
Suite 100  
Waterloo, IA 50701-9374

Capital One  
Auto Finance  
Post Office Box 165028  
Richmond, VA 23285

Capital One Auto Finance,  
a division of Capital One, N.A.  
c/o AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Comenity Bank/Goody  
P.O. Box 182789  
Columbus, OH 43218-2789

Credit One Bank  
PO Box 98875  
Las Vegas, NV 89193-8875

Elizabeth Crowell Price  
Dean Morris, PLLC for NewRez LLC  
d/b/a Shellpoint Mortgage Servicing  
1820 Avenue of America  
Monroe, LA 71201-4530

Exeter Finance  
P.O. Box 204480  
Dallas, TX 75320-4480

Capital One Auto Finance, a division of Capi  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

U.S. Bankruptcy Court  
Dan M. Russell, Jr. U.S. Courthouse  
2012 15th Street, Suite 244  
Gulfport, MS 39501-2036

CAPITAL ONE  
PO BOX 650007  
Dallas, TX 75265-0007

CHASE  
PO BOX 9001871  
Louisville, KY 40290-1871

Capital One  
PO Box 30285  
Carol Stream, IL 60197-6492

Chex Systems Inc  
consumer relations  
7805 hudson rd #100  
Saint Paul, MN 55125-1595

Commenity Bank/Jessica  
PO Box 659729  
San Antonio, TX 78265-9728

(p)DIRECTV LLC  
ATTN BANKRUPTCIES  
PO BOX 6550  
GREENWOOD VILLAGE CO 80155-6550

Equifax Information Services  
Po Box 740256  
Atlanta, GA 30374-0256

Experian  
Po Box 2002  
Allen, TX 75013-2002

Nationstar Mortgage LLC d/b/a Mr. Cooper  
Shapiro & Brown, LLC  
1080 River Oaks Drive, Suite-B202  
Flowood, MS 39232-7603

(p)ASCENDIUM EDUCATION SOLUTIONS INC  
2501 INTERNATIONAL LANE  
MADISON WI 53704-3180

CAPITAL ONE  
PO BOX 85167  
Richmond, VA 23285-5167

Capital One  
Auto Finance  
Post Office Box 165028  
Irving, TX 75016-5028

Capital One Auto Finance,  
a division of Capital One, N.A.  
AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Comenity Bank/Avenue  
P.O. Box 182789  
Columbus, OH 43218-2789

Commenity Bank/Lnbrynt  
PO Box 182789  
Columbus, OH 43218-2789

Elizabet Crowell  
Dean Morris, LLC  
1820 Avenue of America  
Monroe, LA 71201-4530

Exeter Finance  
P.O. Box 165028  
Irving, TX 75016-5028

FEDERAL NAT MORTGAGE  
950 EAST PACES FERRY  
SUITE 1900  
Atlanta, GA 30326-1384



Fed Loan Servicing  
PO Box 60610  
Harrisburg, PA 17106-0610

Federal National  
Mortgage Association  
Post Office Box 2008  
Grand Rapids, MI 49501-2008

First Tower Loan, LLC  
P.O. Box 320001  
Flowood, MS 39232-0001

GMAC  
PO Box 780  
Waterloo, IA 50704-0780

Goody's  
PO Box 659704  
San Antonio, TX 78265-9704

HCA d/b/a  
Kia Motors Finance  
Post Office Box 20825  
Fountain Valley, CA 92728-0825

HRRG  
Po Box 5406  
Cincinnati, OH 45273-0001

HRRG  
Post Office Box 8486  
Pompano Beach, FL 33075-8486

Healthcare Fin Service  
911 Flynt Dr  
Flowood, MS 39232-9572

IRS  
Po Box 7346  
Philadelphia, PA 19101-7346

IRS c/o David Usry  
US Attorney  
501 E Court Ste 4.430  
Jackson, MS 39201-5025

J. Gary Massey  
SHAPIRO & BROWN, LLC for Nationstar  
Mortgage, LLC d/b/a Mr. Cooper  
1080 River Oaks Drive, Suite B-202  
Flowood, MS 39232-7603

Jefferson Davis  
Community Hopsital  
Po Box 1288  
Prentiss, MS 39474-1288

Jvante Graves  
21 Jenny Lane  
Prentiss, MS 39474-4311

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

MOHELA  
14528 South Outer 40  
Chesterfield, MO 63017-5785

Miss State Tax Comm  
Bankruptcy Section  
Po Box 22808  
Jackson, MS 39225-2808

Moma Funding LLC  
P.O. Box 788  
Kirkland, WA 98083-0788

Nationstar Mortgage LLC d/b/a Mr. Cooper  
P.O. Box 619096  
Dallas, TX 75261-9096

Nationstar MortgageLLC  
d/b/a Mr. Cooper  
350 Highland Drive  
Lewisville, TX 75067-4488

Ocwen  
12650 Ingenuity Drive  
Orlando, FL 32826-2703

Pine Belt Anesthesia  
P.O. Box 22505  
Jackson, MS 39225-2505

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Professional Collectio  
5156 River Rd  
Ste 1  
Columbus, GA 31904-5800

Regions dba AmSouth  
PO Box 11007  
Birmingham, AL 35288-0002

SYNCB/Belk  
P.O. Box 96528  
Orlando, FL 32896-0001

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603-0826

South MS ER Physicians  
P.O. Box 1123  
Minneapolis, MN 55440-1123

South Mississippi  
Emergency Physicians  
PO Box 18007  
Hattiesburg, MS 39404-8007

Southern Financial  
c/o Dr. Roy Evans  
PO Box 15203  
Hattiesburg, MS 39404-5203

(p)TELECHECK SERVICES INC  
P O BOX 6806  
HAGERSTOWN MD 21741-6806

Tower Loan  
943 Hwy 42  
Prentiss, MS 39474

Transunion  
Po Box 1000  
Crum Lynne, PA 19022

U.S. Bank Trust National Association, as Tru  
c/o SN Servicing Corporation  
323 5th Street  
Eureka, CA 95501-0305

U.S. Department of Education  
c/o FedLoan Servicing  
P.O. Box 69184  
Harrisburg, PA 17106-9184

US Attorney/Dept of Ed  
c/o Crockett Lindsey  
1575 20th Ave 2nd Flr  
Gulfport, MS 39501-2040

US Attorney/Dept of Ed  
c/o Pshon Barrett  
501 E Court Ste 4.430  
Jackson, MS 39201-5025

United States Trustee  
501 East Court Street  
Suite 6-430  
Jackson, MS 39201-5022

United Student Aid  
Funds, Inc (USAF)  
P.O. Box 8961  
Madison, WI 53708-8961

David Rawlings  
David Rawlings, Chapter 13 Trustee  
P.O. Box 566  
Hattiesburg, MS 39403-0566

SHELIA L. GRAVES  
21 Jenny Ln  
Prentiss, MS 39474-4311

William Wesley Stover Jr.  
The Law Offices of Wes Stover  
403 South State Street  
Jackson, MS 39201-5020

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Ascendium Education Solutions, Inc  
PO Box 8961  
Madison WI 53708-8961

CAPITAL ONE  
PO BOX 5155  
Norcross, GA 30091

DirectTV  
PO Box 538605  
Atlanta, GA 30353-8605

Portfolio Recovery  
PO Box 41067  
Norfolk, VA 23541

Telecheck  
5251 Westheimer  
Houston, TX 77056

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)U.S. Bank Trust National Association, as T

(d)NewRez LLC d/b/a Shellpoint Mortgage Servi  
P.O. Box 10826  
Greenville, SC 29603-0826

End of Label Matrix	
Mailable recipients	71
Bypassed recipients	2
Total	73